

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

IN RE:

CHERIE N SMITH

Debtor

Chapter 13

Case No. 25-10449-PMM

BRIDGECREST ACCEPTANCE
CORPORATION

Movant

v.

CHERIE N SMITH
(Debtor)

KENNETH E. WEST
(Trustee)

Respondents

ORDER TERMINATING AUTOMATIC STAY

AND NOW, this 9th day of Sept., 2025, upon consideration of the Motion for Relief from Automatic Stay (“Motion”), filed by Bridgecrest Acceptance Corporation (“Movant”), and any response thereto, and good cause having been shown, it is hereby

ORDERED, that the Motion be, and the same is hereby **GRANTED**; and it is further **modified**

ORDERED that the Automatic Stay imposed by 11 U.S.C. § 362 is ~~terminated~~, permitting Bridgecrest Acceptance Corporation, and its successors and assigns, to exercise its rights under applicable law against the Property; and Bridgecrest Acceptance Corporation is allowed to enforce the contract rights as it pertains to the 2016 Mercedes-Benz C-Class VIN No. 55SWF4KBXGU160699, to obtain possession of and/or dispose of the Property; and it is further

ORDERED, that Relief from the Automatic Stay is granted allowing Movant to proceed under applicable non-bankruptcy law to enforce its remedies and obtain possession of and/or dispose of the Property and/or allowing Movant, through its agents, servicers and representatives to contact Debtor and/or Debtor's counsel for the purpose of engaging in discussions and consideration for possible solutions and/or resolutions; and it is further

ORDERED, that the Order be binding and effective despite any conversion of this bankruptcy case to a case under any other chapter of Title 11 of the United States Code; and it is further

ORDERED, that this Order is immediately effective and is not stayed by operation of law, notwithstanding the stay provisions of Fed. R. Bankr. P. 4001(a)(4).

Date: September 9, 2025

BY THE COURT:



Honorable Patricia M. Mayer
U.S. Bankruptcy Judge